

**Information to identify the case:**

Debtor 1	Erwin Santos	Social Security number or ITIN xxx-xx-8145
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Sheila Santos	Social Security number or ITIN xxx-xx-4720
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 20-18001-SLM		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Erwin Santos

Sheila Santos

11/30/20

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Erwin Santos  
Sheila Santos  
Debtor(s)

Case No. 20-18001-SLM  
Chapter 7

District/off: 0312-2  
Date Rcvd: Nov 30, 2020

User: admin  
Form ID: 318

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Total Noticed: 104

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2020:**

Recip ID	Recipient Name and Address
db/jdb	+ Erwin Santos, Sheila Santos, 147 Ridge Rd., Apt. D, Cedar Grove, NJ 07009-2065
aty	+ Forman Holt, 365 West Passaic Street, Suite 400, Rochelle Park, NJ 07662-3017
r	+ Racelis Realty, Inc, 471 West Side Avenue, Jersey City, NJ 07304-1401
518879869	+ 2A Marketing, 7313 Livingston Road, Oxon Hill, MD 20745-1723
518879870	+ 71lbs.com, 7900 Nova Dr., Ste. 208, Fort Lauderdale, FL 33324-5821
518879871	+ A Giminex Trading, 5 Wegmann Way, Oak Ridge, NJ 07438-9600
518879872	+ Alley Property Management, 1764 51st Street, Brooklyn, NY 11204-1556
518879873	+ Altus Global Trade Solutions, Attn: Jennifer James, 2400 Vertans Blvd., Ste 300, Kenner, LA 70062
518879877	+ Ariel Bulaon, 147 Boyd Ave, Jersey City, NJ 07304-1101
518879878	+ B.H. Security, 10 Progress St., Union, NJ 07083-8115
518879886	++ BRYN MAWR FUNDING, 801 LANCASTER AVE, BRYN MAWR PA 19010-3305 address filed with court:, Bryn Mawr Funding, Division of Bryn Mawr Trust, PO Box 692, Bryn Mawr, PA 19010
518896241	+ Barbara L Farley, Esquire, 13 Wilkins Avenue, Haddonfield, NJ 08033-2451
518879879	+ Barbara L. Farley, Esq., 13 Wilkins Ave, Haddonfield, NJ 08033-2451
518879880	+ Beacon Fire Protection, 41 Vreeland Ave., Totowa, NJ 07512-1120
518879881	+ Benjamin Karfunkel, Esq., 1129 Bloomfield Ave., Suite 215, West Caldwell, NJ 07006-7155
518879882	+ Berkley Bakeshop, 405 Raritan Ave, Highland Park, NJ 08904-2739
518879883	+ Bibingkafe, 34 E. Somerset St., Raritan, NJ 08869-2109
518879885	+ Bruce Gudin, Esq., Ehrlich, Petriello, Gudin & Plaza, 60 Park Pl., Suite 1016, Newark, NJ 07102-5504
518896242	+ Bryn Mawr Equipment Finance, Inc., 13 Wilkins Avenue, Haddonfield, NJ 08033-2451
518879887	+ Bumble Bee Trading, 4756 Chino Ave., Chino, CA 91710-5121
518879889	+ Byline Financial Group, 2801 Lakeside Dr., Suite 212, Bannockburn, IL 60015-1200
518879888	+ Byline Financial Group, Bin 88205, Milwaukee, WI 53288-8205
519029017	+ Camacho & Camacho, LLP, 4105 US Highway 1, Suite 12, Monmouth Junction, NJ 08852-2157
518879890	+ Camtrade Enterprises, Inc., 2929 Whipple Road, Union City, CA 94587-1207
518879891	+ Casa Victoria, 691 Newark Ave., Jersey City, NJ 07306-2803
518879892	+ Cee Enterprises, Inc., 4201 Tonnelle Ave., North Bergen, NJ 07047-2430
518879897	+ Chase Disney Rewards Visa, PO Box 1243, Charlotte, NC 28201-1243
518879899	+ Christine's Bake Shop, 10 Race St., North Plainfield, NJ 07060-4839
518879900	+ Cintas, 51 New England Ave., #5, Piscataway, NJ 08854-4117
518879904	+ Daimler Trust (MB), 14372 Heritage Parkway, Fort Worth, TX 76177-3300
518879905	+ Deborah Ashen, Esq., Byline Financial, Ashen/Faulkner, 217 N. Jefferson St., Suite 601, Chicago, IL 60661-1114
518879906	+ Ecolab Food Safety Specialties, 1 Ecolab Pl., Saint Paul, MN 55102-2739
518879907	+ Estate of Florentina Santos, 254 Columbia Ave, Jersey City, NJ 07307-3902
518879908	+ FedEx, P.O. Box 371461, Pittsburgh, PA 15250-7461
518879909	+ Filstop, Inc., 683 Newark Ave, Jersey City, NJ 07306
518879910	+ Fritze Bakeshop, 363 S. Washington Ave., Bergenfield, NJ 07621-4311
518879912	+ GL Food Wholesale, 227 N. Hudson Ave., City of Industry, CA 91744-4408
518879911	+ Gary Camacho, CPA, Camacho & Camacho LLP, 4105 US Highway 1 Suite 12, Monmouth Junction, NJ 08852-2157
518879913	+ Glover's House of Sweets, 443 Baldwin Ave., Jersey City, NJ 07306-1515

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518879914 Golden Fortune Import & Export Corp., 55 Hook Road, Front Bldg., Bayonne, NJ 07002-5006  
 518879915 + Gregory J. Skiff, Esq., Skiff Law Firm LLC, 28 Marlin Drive, Whippany, NJ 07981-1279  
 518879916 + Heike Borges, 109 Holster Rd., Clifton, NJ 07013-3938  
 518879917 + Hitachi Capital, 7808 Creekridge Circle, Suite 250, Edina, MN 55439-2647  
 518879918 Hitachi Capital America Corp., PO Box 1880, Minneapolis, MN 55480-1880  
 518879921 Isaac Rabovsky & Elisheva Lautman, 167 Mineral Spring Ave., Passaic, NJ 07055-2504  
 518879925 + JFC International, 55 Wildcat Way, Linden, NJ 07036-5800  
 518879922 + Jacob B. Sellers, Esq., Greenstein Sellers PLLC, 825 Nicollet Mall, Suite 1648, Minneapolis, MN 55402-2705  
 518879923 + Jeffrey T. Testa, Esq., McCarter & English, LLP, Four Gateway Center, 100 Mulberry St, Newark, NJ 07102-4056  
 518879924 + Jennifer Santos, 802 Baltimore Ave, Roselle, NJ 07203-2310  
 518879928 LGR Consulting, 9 Gallop Lane, Suite A, Somerset, NJ 08873-5342  
 518879930 + LS Filipino Merchandising, 132 Allwood Pl., Clifton, NJ 07012-1252  
 518879926 + Lees Food Corp., 24-0 Commerce Rd., Fairfield, NJ 07004-1640  
 518879927 + Levin Property Management, PO Box 326, Plainfield, NJ 07061-0326  
 518879929 + Logwood Enterprises, 381 Armstrong Ave., Jersey City, NJ 07305-1301  
 518879931 + Mayon Grill, 569 West Side Ave., Jersey City, NJ 07304-1767  
 518879935 + Mr. Chin Bakeshop, 345 Passaic St., f129.50, NJ 07055-5818  
 518879936 + Myra's Bakeshop, 71 Belleville Ave, Bloomfield, NJ 07003-5268  
 518879938 + Networks NYC, 200 Coolbaugh Road, East Stroudsburg, PA 18302-9548  
 518879942 + Orlando Marasigan, 265 3rd St., Clifton, NJ 07011-3240  
 518879947 + PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444  
 518879943 Passaic Valley Water Commission, PO Box 11393, Newark, NJ 07101-4393  
 518879944 + Philippine Bread House, 530 Newark Ave., Jersey City, NJ 07306-1312  
 518879945 Philippine Foodtrade, PO Box 911307, Los Angeles, CA 90091-1236  
 518879946 + Pinex Trading Corp., 30331 Whipple Road, Union City, CA 94587-1526  
 518879948 + Ramar Foods International, 1101 Railroad Lane, Pittsburg, CA 94565-2641  
 518879949 + Santander Bank, PO Box 841002, Boston, MA 02284-1002  
 518879950 + Slomin's Alarm, 125 Lauman Lane, Hicksville, NY 11801-6539  
 518879951 + State of New Jersey, Division of Taxation, CN 249, Trenton, NJ 08602-0249  
 518879952 + Suez Water, c/o Jersey City MUA, 69 DeVoe Pl., Hackensack, NJ 07601-6105  
 518879953 + Sugar Joy Bakeshop, 1030 US Highway 22, North Plainfield, NJ 07060-6674  
 518879954 + Summit Import Corporation, 100 Summit Place, Jersey City, NJ 07305-4599  
 518879955 + Suzanne M. Klar, Esq., PSE&G, PO Box 570, Newark, NJ 07101-0570  
 518879960 + TS Electric, LLC, 1764 51st St., Brooklyn, NY 11204-1556  
 518879956 + Tienley Enterprises, Inc., 125-129 Chrystie St., New York, NY 10002-2810  
 518879957 + Tim Dehass, 81 Field Road, Clifton, NJ 07013-3336  
 518879959 + Trinity Automotive, Inc., 85 Route 17, Wood Ridge, NJ 07075-2441  
 518879961 + United Food of Asia, 287 Vandervoort Ave., Brooklyn, NY 11211-1718  
 518879963 + Vasinee Food Corporation, 1247 Grand St., Brooklyn, NY 11211-1800  
 518879964 # Verizon, PO Box 4842, Trenton, NJ 08650-4842  
 518879965 Zero In, 9019, Hicksville, NY 11802

TOTAL: 80

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: charles.forman@txitrustee.com	Nov 30 2020 21:44:00	Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3017
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 30 2020 21:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 30 2020 21:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518879875	EDI: AMEREXPR.COM	Dec 01 2020 02:13:00	American Express, Customer Service, P.O. Box 981535, El Paso, TX 79998-1535
518879874	EDI: AMEREXPR.COM	Dec 01 2020 02:13:00	American Express, PO Box 297879, Fort Lauderdale, FL 33329-7879
518879884	EDI: CITICORP.COM	Dec 01 2020 02:13:00	Bloomingdale's American Express, PO Box 8052,

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518879901	+ EDI: CITICORP.COM	Dec 01 2020 02:13:00	Mason, OH 45040-8052 Citi Card, Customer Service, PO Box 6500, Sioux Falls, SD 57117-6500
518879902	EDI: CITICORP.COM	Dec 01 2020 02:13:00	Citi Cards, PO Box 790046, Saint Louis, MO 63179-0046
518879903	+ EDI: COMCASTCBLCENT	Dec 01 2020 02:08:00	Comcast, One Comcast Center, Philadelphia, PA 19103-2899
518879919	EDI: IRS.COM	Dec 01 2020 02:13:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518879893	EDI: JPMORGANCHASE	Dec 01 2020 02:08:00	Chase, Mail Code OH4-7399, PO Box 182613, Columbus, OH 43218
518879894	EDI: JPMORGANCHASE	Dec 01 2020 02:08:00	Chase Bank, Mail Code LA4-6475, 700 Kansas Lane, Monroe, LA 71203
518879895	EDI: JPMORGANCHASE	Dec 01 2020 02:08:00	Chase Bank, PO Box 78420, Phoenix, AZ 85062-8420
518879896	EDI: JPMORGANCHASE	Dec 01 2020 02:08:00	Chase Disney Rewards Visa, Card Services, PO Box 15298, Wilmington, DE 19850
518879898	EDI: JPMORGANCHASE	Dec 01 2020 02:08:00	Chase Visa, PO Box 1423, Charlotte, NC 28201-1423
518879932	+ EDI: DAIMLER.COM	Dec 01 2020 02:13:00	Mercedes Benz Financial, PO Box 685, Roanoke, TX 76262-0685
518879933	+ EDI: DAIMLER.COM	Dec 01 2020 02:13:00	Mercedes Benz Financial Services, PO Box 685, Roanoke, TX 76262-0685
518879934	EDI: DAIMLER.COM	Dec 01 2020 02:13:00	Mercedez Benz Credit Corporation, PO Box 685, Roanoke, TX 76262-0685
518879937	Email/Text: LITIGATION@NECLEASE.COM	Nov 30 2020 21:44:00	NEC Financial Services, LLC, 250 Pehle Ave., Suite 203, Saddle Brook, NJ 07663
518879939	Email/Text: bnc@nordstrom.com	Nov 30 2020 21:45:21	Nordstrom, PO Box 79137, Phoenix, AZ 85062-9137
518879940	EDI: AGFINANCE.COM	Dec 01 2020 02:08:00	One Main Financial, Elmwood Center, 441 Market St., Elmwood Park, NJ 07407-3104
518879941	+ Email/Text: bcwrtoff@cablevision.com	Nov 30 2020 21:46:00	Optimum, 200 Jericho Quadrangle, Jericho, NY 11753-2701
518879958	Email/Text: jwells@tql.com	Nov 30 2020 21:46:00	Total Quality Logistics, PO Box 634558, Cincinnati, OH 45263-4558
518879962	EDI: USBANKARS.COM	Dec 01 2020 02:13:00	US Bank, PO Box 6353, Fargo, ND 58125-7353

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
atty	*+	Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3017
518879920	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Special Procedures, 955 So. Springfield Avenue, Springfield, NJ 07081
519016952	*+	JFC International Inc, 55 Wildcat Way, Linden, NJ 07036-5800
518879876	##	Ariana Brooks-James, 147-D Ridge Road, Cedar Grove, NJ 07009-2065

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 02, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2020 at the address(es) listed below:

Name	Email Address
Charles M. Forman	cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
Charles M. Forman	on behalf of Trustee Charles M. Forman cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
Denise E. Carlon	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Erin Kennedy	on behalf of Trustee Charles M. Forman ekennedy@formanlaw.com jkisla@formanlaw.com
Leonard C. Walczyk	on behalf of Joint Debtor Sheila Santos lwalczyk@wjslaw.com lwalczyk@ecf.inforuptcy.com;dmendez@ecf.inforuptcy.com
Leonard C. Walczyk	on behalf of Debtor Erwin Santos lwalczyk@wjslaw.com lwalczyk@ecf.inforuptcy.com;dmendez@ecf.inforuptcy.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7